

The Game of Life
Predictable Life Crises
Updated: 2016-02-10

There are a number of life crises that are common in the lives of young people at the beginning of their careers. These life crises are:

- 1) Vehicle Accidents – getting into an accident when you’re driving your car or truck. Whether you get injured or not, this crisis can affect your job status, and your financial well-being.
- 2) Absenteeism / Tardiness – showing up late or missing work. The demand for you to arrive to work on time is far greater than the requirement that you show up for school on time, and the consequences for being late or absent are far greater.
- 3) Safety / Accidents – whether you get hurt on the job or at home, violating safety standards and acting unsafely can cause you to miss work or even get fired.
- 4) Family Health Crisis – this could mean you getting sick, or a member of your family getting sick and requiring you to provide care. Either scenario might cause you to miss work and threaten your job status.
- 5) Layoffs / Termination for Cause – this could mean losing your job because your company is not doing well financially, or doing something that would cause your employer to fire you.
- 6) Personal Conflict – avoiding conflict on the job (and in your personal life) can be key to staying employed and maintaining your financial well-being.

Let’s explore each of these a bit closer, to determine how you can plan in advance to manage life crises.

1) Vehicle Accidents

Vehicle accidents are the leading cause of death for young people in United States. Most of these vehicle deaths are preventable.

Even when accidents don't result in death, they can result in injury, property damage, and/or the loss of a vehicle. These results can ultimately lead to job loss.

What causes accidents?

- Speeding or reckless driving
- Not using seat belts
- Driving when tired
- Driving while impaired (alcohol or drugs)
- Driving while distracted (texting, rowdy passengers)

Discussion topic: Which vehicle accidents causes are preventable?

How do vehicle accidents negatively impact your job security?

- ✓ Loss of your transportation to work (you'll be late or absent)
- ✓ Injury (you could get hurt and be unable to work)
- ✓ Cost of repair (an expensive repair could hurt your credit rating, which many employers check when they interview job applicants)

You could also lose your driver's license if you've had repeated accidents. And you could find yourself in financial trouble if you're sued by someone you've hurt in an accident that's your fault.

Not all accidents can be prevented . . . but any accident you prevent translates directly into more job security (and, by extension, keeping you and your family in a better financial situation).

2) Absenteeism / Tardiness

Employers do not tolerate absenteeism and tardiness.

At school, your teachers will give make-up assignments if you're absent, and maybe detention if you're late.

At work, you'll be fired.

It's really that simple. Absenteeism and tardiness carry much more damaging penalties at work than they do at school.

What causes you to be absent or late?

- Lack of sleep
- Lack of "on time" behaviors
- Traffic
- Illness (yours or family members)
- Vehicle problems (and lack of back-up transportation options)

Discussion topic: Which causes of absenteeism / tardiness are preventable?

Ask yourself:

- ✓ Have I planned ahead in case traffic is incredibly bad?
- ✓ What "on time" behaviors can I develop?
- ✓ Do I have a back-up transportation plan if my vehicle is getting repaired?

3) Safety / Accidents

Every employer emphasizes on-the-job safety. Employees who violate safety procedures and cause injury to themselves or others can be terminated.

Unsafe behaviors at home can also cause injury, making you unavailable to work and, again, at risk of termination.

What causes accidents on-the-job or at home?

- Ignoring safety procedures
- Working while distracted
- Lack of preparation
- Taking shortcuts
- Overconfidence (“An accident could never happen to me!”)

The sad fact is: a moment of carelessness can have catastrophic consequences.

The best safety steps you can take are:

- ✓ Ask experienced team members or team leaders about safety procedures on any task you’re completing at work
- ✓ Work at the “right” pace – thoughtful and diligent, not rushed or distracted
- ✓ Plan for a job in advance – whether at work or at home, think through the work in front of you, plan your work, assemble the required materials and tools, *and follow safety procedures at all times*

- ✓ Resist taking shortcuts that save time that could result in serious injury or property damage – some of those accidents on television commercials may seem humorous, but in real life they are tragic

4) Family Health Crisis

You can become sick – or a family member you cherish (a parent or grandparent, a sibling, or a child) can become ill.

A family member's illness can cause you to miss work. You may need to stay home to care for them or you may even need to go to the doctor or emergency room with them.

It is important to know the health insurance your employer provides to cover the costs of healthcare (especially emergency healthcare, which tends to be very expensive). It is also important to know the social programs for which your family members qualify. These programs can often provide preventative and urgent healthcare services.

Mostly, it's important to keep your employer informed about any health crises you or your family members are experiencing.

It is much, much better to let your employer know in advance (if at all possible) why a family health issue might cause you to miss work, rather than letting the employer know after the fact (i.e. after you've already missed work or shown up late).

5) Layoff / Termination for Cause

There are times when you lose your job through no fault of your own. Maybe your company's major customers are buying less. Maybe customers are going to competitors with newer technology or better customer service. Maybe management has taken on too much debt or is spending unwisely.

In these and other scenarios your employer may decide to layoff employees to reduce costs. Because many employers determine layoffs on a "last hired / first fired" basis, young employees can be the first to be laid off.

On the other hand, there are times when an employee's bad behavior leads to termination for cause. Drug use can lead to immediate termination. So can reporting to work under the influence of alcohol. Unsafe work behaviors, violence in the workplace, insubordination (that is, being disrespectful for supervisors) . . . these are all reasons that an employee could be fired "for cause."

No matter why you lose your job, the results are the same: a sudden loss of income.

To plan ahead for sudden unemployment, you can ask yourself:

- ✓ Have I saved enough money to give myself a financial cushion in case I lose my job?
- ✓ What steps can I take to get re-employed quickly if I'm terminated? *(Some ideas for this one: earn more industry credentials while employed; stay alert for news about your company; maintain a network of friends who know about other jobs; and log on to the Star Jobs system every once-in-a-while to stay current with the job market)*

6) Personal Conflict

When you report to work, you'll be working with many people who are unlike you. They are not necessarily your age. They will often look, talk and behave differently.

These differences can lead to misunderstandings and sometimes to conflict. Although it's hard to believe, sometimes even simple or silly conflicts can escalate, and can even lead to termination.

What causes workplace conflict?

- ✓ Differences in how people behave and communicate
- ✓ Teasing or "humor" that ends up making someone angry
- ✓ Deadlines or pressure at work that cause people to "stress out"

Conflicts in your personal life can also lead to you losing your job.

Substance abuse can cause people to behave in ways that lead to conflict, both on and off the job. Many jobs require drug testing, and, often, any type of drug use will result in termination. But even undiscovered drug use – or alcohol consumption – that leads to conflict, accident or injury (on or off the job) could lead to termination.

The best steps you can take to manage conflict are:

- ✓ Find a friend at work you can talk with privately if you're feeling angry with another co-worker. Don't let your anger build without talking about it first with someone who could calm you down



- ✓ Give others the benefit of the doubt. If you're feeling "disrespected" take a second to back off and think: "Maybe this person didn't mean that comment the way I took it." It could just be the way that person expresses himself / herself is completely different than the way you talk, think and behave
- ✓ Go to a supervisor in the event that you fear a conflict is building. Most supervisors will be impressed that you're taking the mature step to try to defuse conflict instead of letting it build and explode

Next Step: please complete the *Ranking Life Crises* exercise.